

In re:
James L. Broadhurst
Judith M. Broadhurst
Debtors

Case No. 19-15031-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Oct 25, 2024

User: admin
Form ID: 3180W

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Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID Recipient Name and Address
db/jdb + James L. Broadhurst, Judith M. Broadhurst, 718 10th Avenue, Prospect Park, PA 19076-1415

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 26 2024 01:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14407565	EDI: GMACFS.COM	Oct 26 2024 04:26:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14387901	+ EDI: AISACG.COM	Oct 26 2024 04:32:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14385275	+ EDI: AIS.COM	Oct 26 2024 04:32:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14403273	Email/PDF: bncnotices@becket-lee.com	Oct 26 2024 01:18:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14382875	+ Email/Text: bankruptcy@cavps.com	Oct 26 2024 01:14:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14800463	EDI: Q3G.COM	Oct 26 2024 04:32:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14380475	+ Email/Text: RASEBN@raslg.com	Oct 26 2024 01:13:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14377018	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2024 01:18:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14390810	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2024 01:14:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14404265	EDI: PRA.COM	Oct 26 2024 04:32:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14381629	EDI: PENNDEPTREV	Oct 26 2024 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14381629	Email/Text: RVSVBCINOTICE1@state.pa.us	Oct 26 2024 01:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14396201	Email/Text: bankruptcy@unifund.com	Oct 26 2024 01:13:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242

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14897048

+ Email/Text: mtgbk@shellpointmtg.com

Oct 26 2024 01:13:00

US Bank Trust National Association, c/o
Shellpoint Mortgage Servicing, P.O. Box 10826,
Greenville, SC 29603-0826

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2024 at the address(es) listed below:

Name	Email Address
HARRY B. REESE	on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021-F MORTGAGE-BACKED SECURITIES, SERIES 2021-F, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
JILL MANUEL-COUGHLIN	on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021-F MORTGAGE-BACKED SECURITIES, SERIES 2021-F, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
KARINA VELTER	on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021-F MORTGAGE-BACKED SECURITIES, SERIES 2021-F, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE karina.velter@powerskirm.com, bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor James L. Broadhurst help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Judith M. Broadhurst help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor LoanCare LLC mimcgowan@raslg.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

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Information to identify the case:		
Debtor 1	James L. Broadhurst First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-9580 EIN _____
Debtor 2 (Spouse, if filing)	Judith M. Broadhurst First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3055 EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-15031-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James L. Broadhurst

Judith M. Broadhurst

10/24/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.